

The Assistants Guide to Helping Employers Enroll

Small business employers with 50 or fewer full-time equivalent employees (FTEs) can apply for health coverage anytime during the year. As you help employers through the enrollment process, be sure to provide information in a fair, accurate, and unbiased manner – and remember, you can't tell employers or employees which plan to select.

If the employer's business is in a state that's running its own SHOP Marketplace, the employer should follow their state's application and enrollment process. Visit the small business [employer page](#) on HealthCare.gov and select the employer's state from the menu.

If the employer is in a state that isn't running its own SHOP, use HealthCare.gov to help the employer enroll. Select **APPLY NOW** for the employer's state, then follow these steps.

1

Create account

- Create username and password
- Create security questions
- Complete profile
- Verify identity

2

Verify eligibility

- Help the employer search a list of authorized agents/brokers to act on their behalf (optional).
- Enter employer and contact information
- Verify employer meets all SHOP requirements
- Enter employee information
- Review & sign application
- Get an eligibility confirmation

3

Create enrollment criteria

- Set enrollment period
- Set the effective date of coverage
- Select new employee waiting period (optional)
- Decide how to offer coverage
- Set your premium contribution
- Select coverage

4

Enroll employees

- Tell employees about coverage offer
- Track employee participation

5

Submit application

- Review employer application
- Sign the SHOP user agreement
- Submit application
- Pay first month's premium

